

## BAY AREA AIR QUALITY MANAGEMENT DISTRICT 2006 REPRESENTED EMPLOYEE BENEFITS

The following current benefits are adopted and may be changed under a Memo Of Understanding between the Board of Directors and the Employee Association.

The District provides a Fringe Benefit Allowance (FBA) of \$1,199.98 per month for health, dental, and vision care premiums. Employees may use the FBA to purchase optional life insurance.

**The following benefits may be covered under the FBA:**

<b>HEALTH INSURANCE</b>	Health insurance is covered under the Public Employees Medical and Hospital Care Program for the employee and eligible dependents including domestic partner benefits pursuant to California Public Employee's Retirement Systems (CalPERS) requirements. <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>DENTAL INSURANCE</b>	Dental insurance is covered under Delta Dental for the employee and eligible dependents including Domestic Partners. <a href="http://www.deltadentalca.org">www.deltadentalca.org</a>
<b>VISION INSURANCE</b>	Vision insurance is covered under Vision Service Plan for the employee and eligible dependents including Domestic Partners. <a href="http://www.vsp.com">www.vsp.com</a>

**In addition, the District provides the following benefits:**

<b>CAFETERIA PLAN</b>	FBA cash back option up to a maximum of \$100 per month.
<b>LIFE INSURANCE</b>	<i>District paid</i> – Up to age 55, with coverage equal to five (5) times the employee's annual salary up to a maximum of \$500,000. Coverage decreases with age. <i>Additional Life</i> – Up to age 55, the coverage is equal to two (2) times the employee's annual salary up to a maximum of \$100,000. Coverage decreases with age. Employees may use FBA for premium payment. <i>Dependent Life</i> – The coverage is equal to \$5,000 for each eligible dependent covered. Employees may use FBA for premium payment.
<b>LONG TERM DISABILITY (LTD)</b>	The District provides LTD coverage which equals 66-2/3% of salary for any on or off the job disability, up to a maximum of \$6,500 per month. This is a District paid program.
<b>STATE DISABILITY (SDI)</b>	The District adheres to SDI coverage including sick leave integration for non-industrial illness or injury. Employee contributes 1.18% of salary. Participation is mandatory.
<b>WORKER'S COMPENSATION</b>	The District provides Worker's Compensation coverage for industrial injury or illness. The District provides full salary continuation for the first ninety (90) days from the date of injury or illness for claims accepted by the workers' compensation carrier. This is a District paid program. Employees may complete a Physician Pre-Designation Form.
<b>INSURANCE CONTINUATION</b>	An employee who is ill or injured and is eligible for either Worker's Compensation or State Disability Insurance and on medical leave receives continued group insurance coverage.
<b>MONEY PURCHASE PENSION PLAN</b>	The District contributes \$72.21 per month for each employee. Adjustment in subsequent years to match increase in the cost of living. <a href="http://www.accounttrax.com">www.accounttrax.com</a>

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<b>RETIREMENT</b>	Employees are covered under the provisions of CalPERS. The District contributes 7% of salary for each employee. <a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
<b>DEFERRED COMPENSATION</b>	The District provides two (2) Section 457 deferred compensation plans, Hartford and CalPERS 457. Participation is optional. 2006 EE contribution maximum: \$15,000. <a href="http://calpers.csplans.com">calpers.csplans.com</a> or <a href="http://thehartford.com">thehartford.com</a>
<b>PAID LEAVE (ANNUAL, SICK, FLOATING HOLIDAY)</b>	<p><i>Annual Leave</i> – Accrue based on number of years of service starting at 3.69 hours to a maximum of 9.23 hours per pay period. Annual accruals will cease when the annual leave balance exceeds 460 hours and will resume when the balance falls below 460 hours. Once a calendar year, the employee can liquidate unused annual leave hours accrued in excess of 200 hours, up to a maximum of 40 hours, for the equivalent amount in wages.</p> <p><i>Sick Leave</i> – Accrue at 3.69 hours per pay period. There is no limitation on sick leave accumulation.</p> <p><i>Floating Holiday</i> – Accrue 36 hours of leave per fiscal year. Employees hired between January 1 and May 31 will receive 8 hours for that fiscal year. Employees hired between June 1 and June 30 will not receive any hours for that fiscal year.</p>
<b>HOLIDAYS</b>	The District has 13 paid holidays.
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	The District provides an employee assistance program for the employee and the members of their household. This is a District paid program. <a href="http://www.magellanhealth.com">www.magellanhealth.com</a>
<b>EDUCATIONAL REIMBURSEMENT</b>	The District reimburses up to a maximum of \$1500 per fiscal year for job related educational pursuits and up to a maximum of \$1000 per fiscal year for skills enhancement pursuits.
<b>TRANSIT/CAR POOL SUBSIDY</b>	District employees are eligible for a transit or carpool subsidy of up to \$175.11 per month. District employees who live more than 1.0 mile from their work location and walk or bicycle to work are eligible for up to \$3 per day (\$1.50 per one-way trip).
<b>DEPENDENT CARE ASSISTANCE PLAN (DCAP)</b>	The District provides a dependent care assistance program which allows the employee to set aside pre-tax salary dollars to pay for eligible expenses for dependent care. Participation is optional. <a href="http://www.ebsbenefits.com">www.ebsbenefits.com</a>
<b>MEDICAL CARE REIMBURSEMENT ACCOUNT (MCRA)</b>	The District provides a medical care reimbursement program which allows the employee to set aside pre-tax salary dollars to pay for eligible expenses for medical care. Participation is optional. <a href="http://www.ebsbenefits.com">www.ebsbenefits.com</a>

For complete details regarding these benefits, please refer to the Memorandum of Understanding and plan documents.